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**State:** District of Columbia **First Filing Company:** Manufacturers Alliance Insurance Company, ...  
**TOI/Sub-TOI:** 20.0 Commercial Auto/20.0000 Commercial Auto Combinations  
**Product Name:** Towing, Repossession and Auto Transport Program Rate/Rule Filing  
**Project Name/Number:** Towing, Repossession and Auto Transport Program Rate/Rule Filing/16-1202

## Filing at a Glance

Companies: Manufacturers Alliance Insurance Company  
Pennsylvania Manufacturers' Association Insurance Company  
Pennsylvania Manufacturers Indemnity Company

Product Name: Towing, Repossession and Auto Transport Program Rate/Rule Filing

State: District of Columbia

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0000 Commercial Auto Combinations

Filing Type: Rate/Rule

Date Submitted: 11/17/2016

SERFF Tr Num: STLR-130808204

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 16-1202

Effective Date 02/15/2017

Requested (New):

Effective Date 02/15/2017

Requested (Renewal):

Author(s): Penny Berry

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

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## General Information

Project Name: Towing, Repossession and Auto Transport  
Program Rate/Rule Filing

Status of Filing in Domicile:

Project Number: 16-1202

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/17/2016

State Status Changed:

Deemer Date:

Created By: Penny Berry

Submitted By: Penny Berry

Corresponding Filing Tracking Number: STLR-130808203

### Filing Description:

We are filing a new rule page that corresponds to the new form - PCA 20 78 Towing and Labor Coverage endorsement filing under the corresponding SERFF Tracking number STLR-130808203 as part of the Towing, Repossession and Auto Transport Program.

We are proposing this filing be applicable to all policies effective on or after February 15, 2017.

## Company and Contact

### Filing Contact Information

Penny Berry, Sr. Regulatory Analyst  
380 Sentry Parkway  
Blue Bell, PA 19422

penny\_berry@pmagroup.com  
610-397-5356 [Phone]  
610-397-5020 [FAX]

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### Filing Company Information

Manufacturers Alliance Insurance  
Company  
380 Sentry Parkway  
P. O. Box 3031  
Blue Bell, PA 19422-0754  
(610) 397-5462 ext. [Phone]

CoCode: 36897  
Group Code: 150  
Group Name:  
FEIN Number: 23-2086596

State of Domicile:  
Pennsylvania  
Company Type:  
State ID Number:

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Pennsylvania Manufacturers'  
Association Insurance Company  
380 Sentry Parkway  
P. O. Box 3031  
Blue Bell, PA 19422-0754  
(610) 397-5462 ext. [Phone]

CoCode: 12262  
Group Code: 150  
Group Name:  
FEIN Number: 23-1642962

State of Domicile:  
Pennsylvania  
Company Type:  
State ID Number:

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Pennsylvania Manufacturers  
Indemnity Company  
380 Sentry Parkway  
P. O. Box 3031  
Blue Bell, PA 19422-0754  
(610) 397-5462 ext. [Phone]

CoCode: 41424  
Group Code: 150  
Group Name:  
FEIN Number: 23-2217934

State of Domicile:  
Pennsylvania  
Company Type:  
State ID Number:

### Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>SERFF Tracking #:</b>	STLR-130808204	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	16-1202
<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Manufacturers Alliance Insurance Company, ...		
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<b>Product Name:</b>	Towing, Repossession and Auto Transport Program Rate/Rule Filing				
<b>Project Name/Number:</b>	Towing, Repossession and Auto Transport Program Rate/Rule Filing/16-1202				

## Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	First Filing Company:	Manufacturers Alliance Insurance Company, ...
TOI/Sub-TOI:	20.0 Commercial Auto/20.0000 Commercial Auto Combinations		
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		TRAT Countrywide Auto Rule page	CA-CW-TRAT-1 to 2 11.16	New		CA-CW-TRAT-1-2 11.16.pdf

**The PMA Insurance Group  
Commercial Lines Manual  
State Exception Pages**

**Companies:** Pennsylvania Manufacturers' Association Insurance Company  
Pennsylvania Manufacturers Indemnity Company  
Manufacturers Alliance Insurance Company

**Division:** One – Commercial Automobile

The following are used in conjunction with the **Towing, Repossession, and Auto Transport Program**:

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**COMMERCIAL AUTO LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

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Rule 2.D. Eligibility For Experience Rating is deleted and replaced by the following:

D. Eligibility For Experience Rating

The Experience Rating Plan does not apply to the Towing, Repossession, and Auto Transport Program.

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**COMMERCIAL AUTO PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN**

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Rule 2.C. Eligibility For Experience Rating is deleted and replaced by the following:

C. Eligibility For Experience Rating

The Experience Rating Plan does not apply to the Towing, Repossession, and Auto Transport Program.

**MISCELLANEOUS COVERAGES AND ENDORSEMENTS**

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**ENHANCED REPOSSESSION COVERAGE ENDORSEMENT**

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A. Description of Enhanced Repossession Coverage Endorsement

1. This endorsement will be optional for commercial automobile policies. It will only be added at the request of the insured, agent or broker. This endorsement amends the definition of "auto" and extends coverage for vehicles during repossession.
2. For details of coverage, refer to endorsement PCA 20 05.

B. Premium Computation

1. There is no premium charge associated with this endorsement.

**The PMA Insurance Group  
Commercial Lines Manual  
State Exception Pages**

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**ENHANCED GARAGEKEEPERS COVERAGE ENDORSEMENT**


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A. Description of Enhanced Garagekeepers Coverage endorsement

1. This endorsement will be optional for commercial automobile policies. It will only be added at the request of the insured, agent or broker. This endorsement amends the definition of "customer's auto" and includes additional types of autos under the Garagekeepers coverage.
2. For details of coverage, refer to endorsement PCA 20 06.

B. Premium Computation

1. There is no premium charge associated with this endorsement.

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**TOWING AND LABOR COVERAGE**


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A. Description of Towing and Labor Coverage Endorsement:

1. This endorsement will be optional for commercial automobile policies. This endorsement will only be added at the request of the insured, agent or broker. This endorsement provides multiple limit options for towing and labor expenses.
2. For details of coverage, refer to endorsement PCA 20 78.

C. Premium Computation

1. The following premium charges are associated with this endorsement.

Limit Per Accident	Number of Covered Autos			
	1-4	5-10	11-20	21+
\$1000	\$100	\$250	\$350	\$500
\$2,500	\$200	\$400	\$600	\$800
\$5,000	\$300	\$550	\$850	\$1,100
\$10,000	\$400	\$700	\$1,100	\$1,400
\$15,000	\$500	\$850	\$1,350	\$1,700
\$20,000	\$600	\$1,000	\$1,600	\$2,000
\$25,000	\$700	\$1,150	\$1,850	\$2,300

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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	Not applicable as this is not a third party filer.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Bypassed - Item:</b>	Actuarial Certification (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	TRAT Towing and Labor Actuarial Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



**PMA COMPANIES  
TOWING, REPOSSESSION AND AUTO TRANSPORT PROGRAM  
AUTO FILING**

**ACTUARIAL MEMORANDUM**

**Pennsylvania Manufacturers' Association Insurance Company  
Manufacturers Alliance Insurance Company  
Pennsylvania Manufacturers Indemnity Company**

The PMA Companies submit the following optional rule to be used with our Towing, Repossession and Auto Transport program to provide multiple limit options for towing and labor expenses.

We do not have historical data from which to establish rate levels for this coverage. In an effort to approach the rating of this coverage in a reasonable manner, we have relied on a filing from another carrier [Praetorian Insurance Company], SERFF Tracking Number: QBEC-129676253; PDF page 20.

Below is an excerpt from that filing.

<b>Number of Covered Autos</b>	<b>\$1,000 Limit per Accident</b>	<b>\$2,500 Limit per Accident</b>	<b>\$5,000 Limit per Accident</b>	<b>\$10,000 Limit per Accident</b>	<b>\$15,000 Limit per Accident</b>
<b>1-4</b>	<b>No Charge</b>	<b>\$200</b>	<b>\$300</b>	<b>\$400</b>	<b>\$500</b>
<b>5-10</b>	<b>No Charge</b>	<b>\$400</b>	<b>\$550</b>	<b>\$700</b>	<b>\$850</b>
<b>11-20</b>	<b>No Charge</b>	<b>\$600</b>	<b>\$850</b>	<b>\$1,100</b>	<b>\$1,350</b>
<b>21+</b>	<b>No Charge</b>	<b>\$800</b>	<b>\$1,100</b>	<b>\$1,400</b>	<b>\$1,700</b>

This matrix of premiums by covered auto band and per accident limit is used and then expanded to include limits at \$20,000 and \$25,000 using the incremental premium increases shown in each covered auto band. The same method was used to establish a premium charge for the \$1,000 limit, since exposure to loss exists at that limit.

Since this is an expansion of our coverage offerings, there is no rate impact.